

Old Age, Disability, Death

First law: 1972.
Current law: 1988.
Type of program: Social insurance system.
Exchange rate: U.S.\$1.00 equals 1 Liberian dollar.

Coverage

Employees of firms with 5 or more workers and public employees.
Exclusions: Casual workers, family labor, and domestic employees.
Voluntary coverage for self-employed persons and others not compulsorily covered.

Source of Funds

Insured person: 3% of earnings.
Employer: 3% of payroll.
Government: None.

Qualifying Conditions

Old-age pension: Age 60. 100 months of contribution (transitionally, 40-90 months of contribution from 4th to 10th year of program's operation). Retirement from employment necessary until age 65.
Disability pension: Permanent incapacity for work. Contributions in 2/3 of months since first entry into coverage, with minimum of 50 contributions in last 60 months.
Survivor pension: Insured met disability pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 25% of average monthly earnings, plus 1% for every 10 monthly contributions in excess of 100.
Refund of contributions: Employee contributions, plus accrued interest, if ineligible for pension at retirement age but at least 12 monthly contributions.
Assistance is provided under a non-contributory scheme for needy aged and unemployed workers who are ineligible for regular benefits; maximum benefit, \$350 a year.

Permanent Disability Benefits

Disability pension: 25% of average monthly earnings, plus 1% for every 10 monthly contributions in excess of 50.
Refund of contributions: Employee contributions, plus accrued interest, if ineligible for pension but at least 12 monthly contributions.
Assistance is provided under a non-contributory scheme for needy disabled workers who are ineligible for regular benefits; maximum benefit, \$350 a year.

Survivor Benefits

Survivor pension: 50% of pension of insured. Payable to widow and dependent disabled widower.
Orphans: 10% of pension of insured (20% if full orphan) for each child under age 18 (21 if student, no limit if disabled).
Maximum survivor pensions: 100% of old-age or disability pension, whichever is higher.

Administrative Organization

National Social Security and Welfare Corporation, administration of program; managed by tripartite board of directors.

Work Injury

First law: 1943.
Current law: 1980.
Type of program: Social insurance system.

Coverage

Employed and self-employed persons. Exclusions: Casual workers, family labor, and domestic servants.

Source of Funds

Insured person: None.
Employer: Average, 1.75% of payroll.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 65% of average earnings.
Payable after 14-day waiting period (first 14 days compensated retroactively if disability lasts longer than 14 days) until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 65% of average earnings if totally disabled.
Constant-attendance supplement: 25% of pension.
Partial disability: Percent of full pension proportionate to degree of disability, according to schedule in law.

Workers' Medical Benefits

Medical benefits: Reasonable expenses for medical and surgical care, hospitalization, drugs, and appliances.

Survivor Benefits

Survivor pension: 20% of insured's average earnings. Payable to widow and dependent disabled widower.
Orphans: 10% of insured's average earnings (20% if full orphan) for each child under age 18 (21 if student, no limit if disabled); maximum, 30% of earnings.
Maximum survivor pensions: 100% of temporary disability benefit.
Dependent parent or grandparent (if no widow or orphans survive): same as widow's pension; divided equally if more than 1.
Funeral grant: Cost of burial, up to \$500.

Administrative Organization

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Contact—Alexander Estrin—202-282-7116
